

**Information to identify the case:**

Debtor 1	<b>Francisco J Gonzalez</b>	Social Security number or ITIN	xxx-xx-3620
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Laura C Gonzalez</b>	Social Security number or ITIN	xxx-xx-8357
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>14-28112-MBK</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Francisco J Gonzalez

Laura C Gonzalez

8/15/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Francisco J Gonzalez  
 Laura C Gonzalez  
 Debtors

Case No. 14-28112-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Aug 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2019.

db/jdb  
 515186297 +Francisco J Gonzalez, Laura C Gonzalez, 603 Cedar Grove Road, Toms River, NJ 08753-3412  
 +Federal Home Loan Mortgage Corporation (Freddie Ma, c/o Zucker Goldberg & Ackerman,  
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 515027872 +Great Lakes, US Dept of Education, 2401 International Lane, Madison, WI 53704-3121  
 515027874 Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 744,  
 Springfield, New Jersey 07081  
 515027876 +JCC, PO Box 519, Sauk Rapids, MN 56379-0519  
 515027879 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 515027880 +MRS Associates (1930 Olney Avenue, Cherr, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 515043774 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982  
 515027881 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, Pennsylvania 15222-4704  
 515027882 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541)  
 515027884 +Shell-Customer Service, PO Box 6406, Sioux Falls, South Dakota 57117-6406  
 518016386 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 518016387 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 515027885 +State of NJ/Division of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, New Jersey 08695-0245  
 515129219 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973  
 515027887 +United Teletech Financial, Cardmember Service, PO Box 6354,  
 Fargo, North Dakota 58125-6354

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2019 23:57:19 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 15 2019 23:57:16 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515027866 +EDI: AMEREXPR.COM Aug 16 2019 03:28:00 American Express, PO Box 297871,  
 Ft Lauderdale, Florida 33329-7871  
 515027865 EDI: AMEREXPR.COM Aug 16 2019 03:28:00 American Express, Customer Service,  
 PO Box 981535, El Paso, Texas 79998-1535  
 515088704 EDI: BECKLEE.COM Aug 16 2019 03:28:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515139654 EDI: AIS.COM Aug 16 2019 03:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 515027867 +E-mail/Text: bankruptcynotices@cbecompanies.com Aug 15 2019 23:57:37 CBE Group,  
 1309 Technology Prkwy, Cedar Falls, IA 50613-6976  
 515178769 EDI: BL-BECKET.COM Aug 16 2019 03:28:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 515027868 EDI: CHASE.COM Aug 16 2019 03:28:00 Chase - Slate, PO Box 15153,  
 Wilmington, Delaware 19886-5153  
 515027869 EDI: CHASE.COM Aug 16 2019 03:28:00 Chase Card Services, PO Box 15298,  
 Wilmington, Delaware 19850-5298  
 515240793 +EDI: CITICORP.COM Aug 16 2019 03:28:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 515027870 EDI: DISCOVER.COM Aug 16 2019 03:28:00 Discover, PO Box 30943,  
 Salt Lake City, Utah 84130  
 515048376 +EDI: TSYS2.COM Aug 16 2019 03:28:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 515037862 EDI: DISCOVER.COM Aug 16 2019 03:28:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 515027871 +E-mail/Text: e.salmons@doveroilcompany.com Aug 15 2019 23:57:21 Dover Oil Co.,  
 239 Dover Rd, South Toms River, New Jersey 08757-5142  
 515027873 EDI: HY11.COM Aug 16 2019 03:28:00 Hyundai Motor Finance, Attn: Bankruptcy Dept,  
 PO Box 20809, Fountain Valley, California 92728-0809  
 515077391 EDI: IRS.COM Aug 16 2019 03:28:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 515027877 E-mail/Text: bncnotices@becket-lee.com Aug 15 2019 23:56:32 Kohls Capital One,  
 PO Box 3043, Milwaukee, Wisconsin 53201-3043  
 515027878 +EDI: TSYS2.COM Aug 16 2019 03:28:00 Macys, Bankruptcy Processing, PO Box 8053,  
 Mason, Ohio 45040-8053  
 515228325 EDI: PRA.COM Aug 16 2019 03:28:00 Portfolio Recovery Associates, LLC,  
 c/o U.S. Bank National Association, POB 41067, Norfolk VA 23541  
 515228324 EDI: PRA.COM Aug 16 2019 03:28:00 Portfolio Recovery Associates, LLC,  
 c/o Wells Fargo Bank, N.a., POB 41067, Norfolk VA 23541  
 516839112 +EDI: Q3G.COM Aug 16 2019 03:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
 MOMA Funding LLC 98083-0788

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Aug 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516839111 EDI: Q3G.COM Aug 16 2019 03:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
515027883 +EDI: NAVIENTFKASMSERV.COM Aug 16 2019 03:28:00 Sallie Mae,  
Dept of Education Loan Services, PO Box 9635, Wilkes Barre, Pennsylvania 18773-9635  
515087473 EDI: SALLIEMAEBANK.COM Aug 16 2019 03:28:00 Sallie Mae, P.O. Box 3319,  
Wilmington, DE 19804-4319  
515027886 EDI: TDBANKNORTH.COM Aug 16 2019 03:28:00 TD Card Services, PO Box 84037,  
Columbus, Georgia 31908-4037  
515027888 +EDI: VERIZONCOMB.COM Aug 16 2019 03:28:00 Verizon Wireless, Bankruptcy Administration,  
500 Technology Dr, Suite 500, Weldon Spring, Missouri 63304-2225  
515193821 +EDI: WFFC.COM Aug 16 2019 03:28:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,  
MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
515027889 EDI: WFFC.COM Aug 16 2019 03:28:00 Wells Fargo Home Mortgage, Return Mail Operations,  
PO Box 14411, Des Moines, Iowa 50306-3411  
515027890 EDI: WFFC.COM Aug 16 2019 03:28:00 Wells Fargo Visa, PO Box 10347,  
Des Moines, Iowa 50306-0347

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515088705\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515208841\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515027875\* Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 744,  
Springfield, NJ 07081

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedpne.com  
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, N.A.  
bankruptcynotice@zuckergoldberg.com, bkggroup@kmlawgroup.com  
Kurt E. Reinheimer on behalf of Joint Debtor Laura C Gonzalez kerrein66@comcast.net,  
Gl659@notify.cincompass.com  
Kurt E. Reinheimer on behalf of Debtor Francisco J Gonzalez kerrein66@comcast.net,  
Gl659@notify.cincompass.com

TOTAL: 6